

AFFIRMATION OF THE OFFICE OF THE CHAPTER 13 TRUSTEE REGARDING THE STANDARD OF REVIEW

Dennis Jose, Esq., staff attorney with the office of Thomas C. Frost, Esq., the Standing Chapter 13 Trustee hereby affirms and sets forth as follows:

- 1. In response to the directive of this Court that the parties are to express their respective positions on the applicable standard of review, this office submits as follows.
- 2. The Office of the Chapter 13 Trustee submits that that the Bankruptcy Court's findings of fact are to be reviewed for clear error, and the Bankruptcy Court's conclusions of law are to be reviewed *de novo*. *In re Markus*, 78 F.4th 554 at 563 (2d Cir. 2023). Additionally, the Bankruptcy Court's remedies are to be reviewed for abuse of discretion. *Id*.

Dated: White Plains, New York,

November 6, 2023

Thomas C. Frost, Esq. Standing Chapter 13 Trustee, SDNY

S/Dennis Jose

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